

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MISSOURI
WESTERN DIVISION

In re:

Nancy Ann Busch,

Debtor.

Case No.: 15-42084-abf-13

11701 E. 87th Street
Raytown, MO 64138
SSN: xxx-xx-6639

FIRST AMENDED CHAPTER 13 PLAN

12. **NON-PRIORITY UNSECURED CREDITORS**

- a. If debtor has both non-exempt equity (requiring a LAP) and disposable income (requiring a DIP), the type of plan selected should be the option which provides the greatest dividend to non-priority unsecured creditors and complies with §1325(b) if less than a 100% dividend.
- b. To the extent that the debtor is entitled to a tax refund which is a prepetition asset, the non-exempt portion thereof which either is not properly setoff, or which is not already provided for under the terms of the plan for the benefit of the unsecured creditors shall be turned over to the trustee for the benefit of the filed and allowed unsecured creditors.
- c. To the extent debtor has a pending or potential lawsuit or other administrative proceeding, whether or not such cause of action is listed on Schedule B, any net, non-exempt proceeds which become liquidated during the applicable commitment period shall be turned over to the trustee for the benefit of unsecured creditors absent other court order and absent other agreement with the trustee.
- d. Choose only **one** treatment of non-priority unsecured creditors below:

i. A dividend of 100%.

ii. **X** A dividend of 0%.

iii. A base plan. The base is months of payments.

iv. Liquidation Analysis Pot (LAP)

There is non-exempt equity of \$.

v. Disposable Income Pot – 60 months (DIP-60).

The DIP-60 amount is \$ (60 x \$ monthly disposable income as calculated on Form B22C).

vi. Disposable Income Pot – 36 months (DIP-36).

The DIP-36 amount is \$ (36 x \$ monthly disposable income).

Dated: 8/25/2015

/s/Nancy Ann Busch, Debtor
Nancy Ann Busch

Respectfully submitted,

THE SADER LAW FIRM

By:s/ Michael J. Wambolt

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